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United States Bankruptcy Court Western District of Michigan

In re: Brent L. Kronk Debtor

District/off: 0646-1

8311472

Case No. 18-04921-jwb Chapter 7

Date Rcvd: Mar 21, 2019

CERTIFICATE OF NOTICE

Page 1 of 3

User: roundtrd

Form ID: 318 Total Noticed: 48 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019. db 338 Donna Dr, Lake Odessa, MI 48849-9328 Brent L. Kronk, +Advance Radiology Service, 3264 North Evergreen Dr., Grand Rapids, MI 49525-9746
Andy J. VanBronkhorst, 40 Pearl St NW Fl 5, Grand Rapids, MI 49503-3021
Barbara Jean Richardson, 9250 Robbins Rd, Clarkville, MI 48815-9771 8311437 8311439 8311441 Barry County Register of Deeds, 220 W State St Rm 102, Hastings, MI 49058-1849 Build Masters Rentals LLC, 2970 N Ionia Rd, Vermontville, MI 49096-9597 Buildmaster Rentals, 2970 N Ionia Rd, Vermontville, MI 49096-9597 CEMS, 100 South Owasso Blvd, St. Paul, MN 55117 8311442 8311443 8311444 8311445 ++CERTIFIED EMERGENCY MEDICINE SPECIALISTS PC, DEPT 9104, PO BOX 30516, 8311446 LANSING MI 48909-8016 (address filed with court: Certified Emergency Medical Specialists, P.O. Box 2184, Grand Rapids, MI 49501)

Dalimonte Law, 450 E Saginaw Hwy, Grand Ledge, MI 48837-2186 Digit Inc., 1601 S M 37 Hwy, Hastings, MI 49058-9308 +EDWARD P TROSHAK DDS, 850 E Saginaw Ste E, Grand Ledge, MI 48837-8410 8311448 8311449 8311450 8311452 +Hastings Emergency Physicians-, 1009 W. Green St, Hastings, MI 49058-1710 IONIA COUNTY Register of Deeds, 100 W Main St, Ionia, MI 48846-1651 Julie Johnson, 5711 N Clark Rd, Woodland, MI 48897-9711 8311453 8311454 8311456 Lawrence J. Emery, 924 Centennial Way, Lansing, MI 48917-8247 +Metro Health Hospital, PO Box 917, Wyoming, MI 49509-0917 8311457 +Metro Health Hospital, PO Box 917, Wyoming, MI 49509-0917
+Pennock Hospital, 1009 West Green Street, Hastings, MI 49058-1790
Rick Risk, PO Box 517, Lake Odessa, MI 48849-0517
+Seterus, Inc, 14523 SW Millikan Way St, Beaverton, OR 97005-2352
Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
Smith & Johnson, PO Box 705, Traverse City, MI 49685-0705
+Smith Johnson & Brandt, 603 Bay Street, Traverse City, MI 49684-2005
Southwest Radiology, 245 Cherry St SE Ste 102, Grand Rapids, MI 49503-4607
Spectrum Health, PO Box 120153, Grand Rapids, MI 49528-0103
Walkington Well Drilling, 2255 E Musgrove Hwy, Lake Odessa, MI 48849-9526
Walter J. Downes, 174 E Adams St, Ionia, MI 48846-1640
Woltco Inc., 700 Main St, Coopersville, MI 49404-1363 8311458 8311460 8311462 8311463 8311464 8311465 8311466 8311467 8311469 8311470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 Andy Vara,

Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,

Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 Daniel J. Casamatta, Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865 ust

+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 Daniel M. McDermott, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 David W. Asbach, ust The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Office of the US Trustee, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 Dean E. Rietberg, Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,

125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865 +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 Habbo G. Fokkena, ust

Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837 +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 Matthew T. Cronin, ust Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,

Grand Rapids, MI 49503-2865 +E-mail/Text: matthew.w.cheney@usdoj.gov Mar 21 2019 23:34:45 ust Matthew W. Cheney Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 Michael V. Maggio, Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,

125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865 +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 Michelle M. Wilson, ust

Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 United Stat United States Trustee. ust Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 21 2019 23:33:21 ust United States Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R,

Grand Rapids, MI 49503-2837 +EDI: CINGMIDLAND.COM Mar 22 2019 03:03:00 AT & T Mobility, 8311440 2612 North Roan Street, Johnson City, TN 37601-1708

+E-mail/Text: EBN_Zeeland@abscollect.com Mar 21 2019 23:35:01 8311438 Allied Business Sevices. PO Box 1799, Holland, MI 49422-1799

+EDI: SEARS.COM Mar 22 2019 03:03:00 8311447 Citi bank- Sears, P.O. Box 6923, The Lakes, NV 88901-0001

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Total Noticed: 48

Date Royd: Mar 21, 2019

User: roundtrd

Form ID: 318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 8311451 E-mail/Text: bknotice@ercbpo.com Mar 21 2019 23:33:49 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412 +E-mail/Text: collections@lafcu.com Mar 21 2019 23:34:33 8311455 Lansing Automaker Federal Credit Union, 106 North Marketplace Blvd, Lansing, MI 48917-7753 E-mail/Text: ADJ@PFCU4ME.COM Mar 21 2019 23:34:32 8311459 PFCU, 4035 S State Rd, Ionia, MI 48846-9472 E-mail/Text: EBN_LansingMRN@Receivemorermp.com Mar 21 2019 23:34:53 Rmp Services, 8311461 8155 Executive Ct Ste 10, Lansing, MI 48917-7774 8311468 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Mar 21 2019 23:34:22 State Of Michigan Department Of Treasury, P.O. Box 30199 Collections, Lansing, MI 48909-7699 TOTAL: 20 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +AT & T Mobility, 2612 North Roan Street, Johnson City, TN 37601-1708
+Advance Radiology Service, 3264 North Evergreen Dr., Grand Rapids, MI 49525-9746
+Allied Business Sevices, PO Box 1799, Holland, MI 49422-1799
Andy J. VanBronkhorst, 40 Pearl St NW Fl 5, Grand Rapids, MI 49503-3021
Barbara Jean Richardson, 9250 Robbins Rd, Clarksville, MI 48815-977 8311476* 8311473* 8311474* 8311475* 8311477* Barry County Register of Deeds, 220 W State St Rm 102, Hastings, MI 490 Build Masters Rentals LLC, 2970 N Ionia Rd, Vermontville, MI 49096-9597 8311478* Hastings, MI 49058-1849 8311479* Buildmaster Rentals, 2970 N Ionia Rd, Vermontville, MI 49096-9597 CEMS, 100 South Owasso Blvd, St. Paul, MN 55117 8311480* 8311481* 8311482* ++CERTIFIED EMERGENCY MEDICINE SPECIALISTS PC, DEPT 9104, PO BOX 30516. LANSING MI 48909-8016 (address filed with court: Certified Emergency Medical Specialists, P.O. Box 2184, Grand Rapids, MI 49501)

+Citi bank- Sears, P.O. Box 6923, The Lakes, NV 88901-0001

Dalimonte Law, 450 E Saginaw Hwy, Grand Ledge, MI 48837-2186

Digit Inc., 1601 S M 37 Hwy, Hastings, MI 49058-9308

+EDWARD P TROSHAK DDS, 850 E Saginaw Ste E, Grand Ledge, MI 48837-8410

Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412 8311483* 8311484* 8311485* 8311486* 8311487* Ennanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

+Hastings Emergency Physicians-, 1009 W. Green St, Hastings, MI 49058-1710

IONIA COUNTY Register of Deeds, 100 W Main St, Ionia, MI 48846-1651

Julie Johnson, 5711 N Clark Rd, Woodland, MI 48897-9711

+Lansing Automaker Federal Credit Union, 106 North Marketplace Blvd, Lansing, MI 48917-7753

Lawrence J. Emery, 924 Centennial Way, Lansing, MI 48917-8247

+Metro Health Hospital, PO Box 917, Wyoming, MI 49509-0917

++PFCU, ATTN ATTN TRISHA WILLIAMS, 9077 CHARLOTTE HWY, PORTLAND MI 48875-8417

(address filed with court: PFCU, 4035 S State Rd, Ionia, MI 48846-9472)

+Pennock Mospital, 1009 West Green Street, Hastings, MI 49058-1790 8311488* 8311489* 8311490* 8311491* 8311492* 8311493* 8311495* (address filed with court: PFCU, 4035 S State Rd, Ionia, MI 48846-9472)
+Pennock Hospital, 1009 West Green Street, Hastings, MI 49058-1790
Rick Risk, PO Box 517, Lake Odessa, MI 48849-0517
Rmp Services, 8155 Executive Ct Ste 10, Lansing, MI 48917-7774
+Seterus, Inc, 14523 SW Millikan Way St, Beaverton, OR 97005-2352
Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
Smith & Johnson, PO Box 705, Traverse City, MI 49685-0705
+Smith Johnson & Brandt, 603 Bay Street, Traverse City, MI 49684-2005
Southwest Radiology, 245 Cherry St SE Ste 102, Grand Rapids, MI 49503-4607
Spectrum Health, PO Box 120153, Grand Rapids, MI 49528-0103
+State Of Michigan Department Of Treasury, P.O. Box 30199 Collections, 8311494* 8311496* 8311497* 8311498* 8311499* 8311500* 8311501* 8311502* 8311503* +State Of Michigan Department Of Treasury, P.O. Box 30199 Collections, 8311504* Lansing, MI 48909-7699 245 Cherry S.E. Suite 102, +WEst Michigan Surgical Specialists PLC, 8311507*

TOTALS: 0, * 36, ## 1

Lake Odessa, MI 48849-9526

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Grand Rapids, MI 49503-4607
Walkington Well Drilling, 2255 E Musgrove Hwy, Lake Odessa, MI Walter J. Downes, 174 E Adams St, Ionia, MI 48846-1640
Woltco Inc., 700 Main St, Coopersville, MI 49404-1363
###WESt Michigan Surgical Specialists PLC, 245 Cherry S.E. Suite 102,

Transmission times for electronic delivery are Eastern Time zone.

Grand Rapids, MI 49503-4607

District/off: 0646-1

8311505*

8311506* 8311508* 8311471

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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District/off: 0646-1 User: roundtrd Page 3 of 3 Date Rcvd: Mar 21, 2019 Form ID: 318 Total Noticed: 48

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2019 at the address(es) listed below:

James Anthony Siver on behalf of Debtor Brent L. Kronk jsiver@siverlaw.com, G18958@notify.cincompass.com/tsiver@siverlaw.com/jsiver@siverlaw.com
Michael P. Hogan on behalf of Creditor Seterus, Inc., as authorized subservicer for Federal
National Mortgage Association (Fannie Mae), a corporation organized and existing under the laws
of the United States of America (Creditor) mhogan@sspclegal.com, stremontil@sspclegal.com
Thomas A. Bruinsma thomasbruinsma@earthlink.net, MIO8@ecfcbis.com

TOTAL: 3

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Official Form 318 (12/15)

United States Bankruptcy Court Western District of Michigan

One Division Ave., N. Room 200 Grand Rapids, MI 49503

IN RE: Debtor (name used by the debtor in the last 8 years, including married, maiden, trade, and address):

Brent L. Kronk 338 Donna Dr Lake Odessa, MI 48849–9328 SSN: xxx–xx–4810 Case Number 18-04921-jwb

Chapter 7

Honorable James W. Boyd

Debtor

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brent L. Kronk aka Brent Kronk, aka Brent Kronk

DATE: March 21, 2019

By the court:

James W. Boyd

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

For more information, see page 2 >

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.